



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,730
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A
PAYMENT BANK HOST APPLICATION HAS A FILTER
PROCESS MODULE FOR PROCESSING PAYMENTS
INSTRUCTIONS, AND WHEREIN A PAYMENT BANK
HOST APPLICATION APPLIES PAYMENTS RISK DATA...
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USANB0

Commissioner of Patents
and Trademarks
Washington, D.C. 20231

AMENDMENT UNDER RULE 312(a)

SIR:

Prior to payment of Issue Fee in the present Application, please amend the same as follows: